

Information to identify the case:

Debtor 1	<u>Craig S View</u>	Social Security number or ITIN	xxx-xx-9484
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ada L View</u>	Social Security number or ITIN	xxx-xx-1716
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-34597-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig S View
aka Craig S. View Sr.

Ada L View

2/10/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Craig S View
Ada L View
Debtors

Case No. 17-34597-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 10, 2023

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Craig S View, Ada L View, 64 Morris Drive, Sicklerville, NJ 08081-4405
517216012	Eagle One Fcu, Po Box 13160, Philadelphia, PA 19101
517216013	+ Eagle One Fcu, Po Box 33345, Philadelphia, PA 19142-0545
517216015	#+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517216014	#+ FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
517216019	+ J. Scott Watson, PC, By: Ryan S. Watson, Esq, 24 Regency Plaza, Glen Mills, PA 19342-1001
517216024	+ Prty Pls Fcu, 6 Lynam St, Wilmington, DE 19804-3135
517216025	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695
517336344	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2023 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 10 2023 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Feb 11 2023 01:39:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: LCIBAYLN	Feb 11 2023 01:39:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1839
517305562	+ EDI: PHINAMERI.COM	Feb 11 2023 01:39:00	ACAR Leasing LTD, PO Box 183853, Arlington, TX 76096-3853
517216008	+ EDI: PHINAMERI.COM	Feb 11 2023 01:39:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
517332536	^ MEBN	Feb 10 2023 20:47:34	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
518381136	+ EDI: LCIBAYLN	Feb 11 2023 01:39:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
518381137	+ EDI: LCIBAYLN	Feb 11 2023 01:39:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida

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			33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517216009	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517216010	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 21:03:14	Cardworks/CW Nexus, Attn: Bankruptcy, PO BOX 9201, Old Bethpage, NY 11804-9001
518994342	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2023 20:49:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518994341	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2023 20:49:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517216011	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 10 2023 21:03:55	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517216028	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
519448122	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 10 2023 20:50:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519448121	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 10 2023 20:50:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517216016	^ MEBN	Feb 10 2023 20:46:24	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517216017	+ EDI: AMINFOFP.COM	Feb 11 2023 01:44:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517216018	EDI: IRS.COM	Feb 11 2023 01:39:00	Internal Revenue Service, Bankruptcy Department, 600 Arch Street, Room 5200, Philadelphia, PA 19106
517216020	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Feb 10 2023 20:51:00	Jh Portfolio Debt Equities LLc, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517216021	Email/Text: camanagement@mtb.com	Feb 10 2023 20:50:00	M & T Bank, Po Box 844, Buffalo, NY 14240
517331346	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 21:03:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517216022	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 10 2023 20:50:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517321211	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 10 2023 20:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517216023	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517321862	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517260598	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
517324462	EDI: Q3G.COM	Feb 11 2023 01:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517218490	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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517216026	+ EDI: RMSC.COM		23541-1021
		Feb 11 2023 01:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517216027	+ EDI: WTRRN BANK.COM		
		Feb 11 2023 01:44:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517326605	+ EDI: AIS.COM		
		Feb 11 2023 01:44:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 33			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Select Portfolio Servicing Inc., et al. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Joint Debtor Ada L View bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
Georgette Miller	on behalf of Debtor Craig S View bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Melissa N. Licker	on behalf of Creditor M&T BANK mlicker@hillwallack.com HWBKNewyork@ecf.courtdrive.com
Melissa N. Licker	

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on behalf of Creditor Bayview Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Richard Gerbino

on behalf of Creditor Bayview Loan Servicing LLC rgerbino@schillerknapp.com,
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard Gerbino

on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com,
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor M&T BANK richard.tracy.iii@gmail.com
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14